SUBCHAPTER 21. FAST ACTION HOLD 'EM

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19:47-21.1 **Definitions**

The following words and terms, when used in this subchapter, shall have the following meaning unless the context clearly indicates otherwise:

"Community card" means any of the five cards that are dealt to the designated areas in the center of the table and are used by both the players at the table and the dealer to form five-card hands.

"Copy hand" means a five-card hand of a player that is identical in rank to the five-card hand of the dealer.

"Dealing marker" means the object used to designate the position to which the first card out of the shoe shall be dealt as set forth in N.J.A.C. 19:47-21.7.

"Five-card hand" means the highest ranking five-card hand that is possible for each player and the dealer pursuant to N.J.A.C. 19:47-21.3 using the five community cards and the two cards retained by each player and the

dealer after setting his or her hand.

"Natural" means the first four cards dealt to a player or the dealer are a four-of-a-kind.

"Rank" or "ranking" means the relative value of a card or group of cards, as set forth in N.J.A.C. 19:47-21.3, in determining a winning five-card hand.

"Round of play" or "round" means one complete cycle of play during which all players then playing at the table have placed a wager, been dealt a hand, and have had their wagers paid or collected in accordance with this subchapter.

"Running cards" means two cards of consecutive rank.

"Setting of a hand" means the process by which each player and the dealer selects the two cards from his or her original four cards to be used with the community cards to form the highest ranking five-card hand.

"Suit" shall mean one of the four categories of cards: club, diamond, heart or spade.

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19:47-21.2 Cards; number of decks; dealing shoe

- (a) Fast action hold'em shall be played with six or eight decks of cards with backs of the same color and design and one additional cutting card of a color that is readily distinguishable from the backs of the cards used to play the game. The decks of cards used to play fast action hold'em shall meet the requirements of N.J.A.C. 19:46-1.17.
- (b) All cards to be used in fast action hold'em shall be dealt from a dealing shoe which shall meet the requirements of N.J.A.C. 19:46-1.19.
- (c) Nothing in this subchapter shall preclude a casino licensee from using an additional cutting card or similar object to conceal the last card of the stack of cards to be placed in the dealing shoe.
 - (d) If an automated card shuffling device is utilized, fast action hold 'em

shall be played with at least 12 decks of cards in accordance with the following requirements:

- 1. Each deck of cards shall meet the requirements of N.J.A.C. 19:46-1.17;
- 2. The cards shall be separated into two batches, with an equal number of decks included in each batch;
- 3. The backs of the cards in each batch shall be of the same color and design, but of a different color than the cards included in the other batch;
- 4. One batch of cards shall be shuffled and stored in the automated card shuffling device while the other batch is being dealt or used to play the game;
- 5. Both batches of cards shall be continuously alternated in and out of play, with each batch being used for every other dealing shoe; and
- 6. The cards from only one batch shall be placed in the discard rack at any given time.

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19:47-21.3 Fast action hold'em rankings; cards; poker hands

- (a) The rank of the cards used in fast action hold'em, in order from the highest to lowest rank, shall be: ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3 and 2. Notwithstanding the foregoing, an ace may be combined with a 2, 3, 4 and 5 to complete a "straight" or a "straight flush." All suits shall be considered equal in value.
- (b) The permissible five-card hands at the game of fast action hold'em, in order of highest to lowest rank, shall be:
- 1. "Flush with five-of-a-kind" is a hand consisting of five cards of the same suit and same rank, with five aces of the same suit being the highest ranking flush with five-of-a-kind, and five twos of the same suit being the

lowest ranking flush with five-of-a-kind;

- 2. "Royal flush" is a hand consisting of an ace, king, queen, jack and 10 of the same suit;
- 3. "Flush with four-of-a-kind" is a hand consisting of five cards of the same suit, four of which are also of the same rank, with four aces and a fifth card of varying rank in the same suit being the highest ranking flush with four-of-a-kind, and four twos and a fifth card of varying rank in the same suit being the lowest ranking flush with four-of-a-kind;
- 4. "Straight flush" is a hand consisting of five cards of the same suit in consecutive ranking, with a king, queen, jack, 10 and 9 of the same suit being the highest ranking straight flush, and a 5, 4, 3, 2 and ace of the same suit being the lowest ranking straight flush;
- 5. "Flush with full house" is a hand consisting of a "three-of-a-kind" and a "pair" all of the same suit, with three aces and two kings of the same suit being the highest ranking flush with full house, and three twos and two threes of the same suit being the lowest ranking flush with full house;
- 6. "Five-of-a-kind" is a hand consisting of five cards of the same rank regardless of suit, with five aces being the highest ranking five-of-a-kind, and five twos being the lowest ranking five-of-a-kind;
- 7. "Flush with three-of-a-kind" is a hand consisting of five cards of the same suit, three of which also are of the same rank, with three aces and two other cards of varying rank in the same suit being the highest ranking flush with three-of-a-kind, and three twos and two other cards of varying rank in the same suit being the lowest ranking flush with three-of-a-kind;
- 8. "Flush with two pairs" is a hand consisting of five cards of the same suit, four of which also form two "pairs," with a pair of aces, pair of kings and fifth card varying rank in the same suit being the highest ranking flush with two pairs, and a pair of threes, a pair of twos and a fifth card of varying rank in the same suit being the lowest ranking flush with two pairs;
 - 9. "Flush with one pair" is a hand consisting of five cards of the

same suit, two of which also form one pair, with a pair of aces and three other cards of varying rank in the same suit being the highest ranking flush with one pair, and a pair of twos and three other cards of varying rank in the same suit being the lowest ranking flush with one pair;

- 10. "Four-of-a-kind" is a hand consisting of four cards of the same rank regardless of suit, with four aces being the highest ranking four-of-a-kind, and four twos being the lowest ranking four-of-a-kind;
- 11. "Full house" is a hand consisting of a "three-of-a-kind" and a "pair," with three aces and two kings being the highest ranking full house and three twos and two threes being the lowest ranking full house;
- 12. "Flush" is a hand consisting of five cards of the same suit but of varying rank;
- 13. "Straight" is a hand consisting of five cards of consecutive rank, not all of the same suit, with an ace, king, queen, jack and 10 being the highest ranking straight, and 5, 4, 3, 2 and ace being the lowest ranking straight;
- 14. "Three-of-a-kind" is a hand consisting of three cards of the same rank, regardless of suit, with three aces being the highest ranking three-of-a-kind, and three twos being the lowest ranking three-of-a-kind;
- 15. "Two pairs" is a hand consisting of two "pairs," with two aces and two kings being the highest ranking two pairs, and two threes and two twos being the lowest ranking two pairs;
- 16. "Pair" is a hand consisting of two cards of the same rank, regardless of suit, with two aces being the highest ranking pair and two twos being the lowest ranking pair; and
- 17. "Highest ranking card" is a hand that does not contain any of the permissible five-card hands listed in (b)1 through 16 above and the value of which is determined by the highest ranking individual card in the hand.
- (c) When comparing the hands of a player and the dealer that are of identical five-card hand rank pursuant to (b) above, the hand which contains

the highest ranking card as provided in (a) above that is not contained in the other hand shall be considered the higher ranking hand. If the two hands are of identical rank after the application of this subsection, the player's hand shall be considered a copy hand.

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19:47-21.4 Opening of the table for gaming

- (a) After receiving six or eight decks of cards at the table in accordance with N.J.A.C. 19:46-1.18, the dealer shall, as applicable, comply with the requirements of either N.J.A.C. 19:46-1.18(e)1 and (b) through (d) below or the requirements of N.J.A.C. 19:46-1.18(e)2 and (r).
- (b) Following the inspection of the cards by the dealer and the verification by the floorperson assigned to the table, the cards shall be spread out face up on the table for visual inspection by the first player to arrive at the table. The cards shall be spread out according to suit and in sequence.
- (c) After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face down on the table, mixed thoroughly by a "washing" or "chemmy shuffle" of the cards and stacked. Once the cards have been stacked, they shall be shuffled in accordance with N.J.A.C. 19:47-21.5.
- (d) If a casino licensee uses an automated card shuffling device to play the game, each deck of cards shall be separately sorted, inspected, verified, spread, mixed, stacked and shuffled in accordance with the provisions of (a) through (c) above.

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19:47-21.5 Shuffle and cut of the cards

- (a) Immediately prior to commencement of play, unless the cards were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), after any round of play as may be determined by the casino licensee, and after each shoe of cards is dealt, the dealer shall shuffle the cards, either manually or by use of an automated card shuffling device, so that the cards are randomly intermixed. Upon completion of the shuffle, the dealer or device shall place the deck of cards in a single stack; provided, however, that nothing in this section shall be deemed to prohibit the use of an automated card shuffling device which, upon completion of the shuffling of the cards, inserts the stack of cards directly in the dealing shoe.
 - (b) After the cards have been shuffled and stacked, the dealer shall:
- 1. If the cards were shuffled using an automated card shuffling device, deal or deliver the cards in accordance with N.J.A.C. 19:47-21.7 and 21.8; or
- 2. If the cards were shuffled manually or were pre-shuffled pursuant to N.J.A.C. 19:46-1.18(r), cut the cards in accordance with the procedures set forth in (c) below.
- (c) If a cut of the cards is required, the dealer shall offer the stack of cards to be cut, with the backs facing away from the dealer, to players in the following order:
 - 1. The first player to the table, if the game is just beginning;
- 2. The player on whose box the cutting card appeared during the last round of play;
- 3. The player at the farthest point to the right of the dealer if the cutting card appeared on the dealer's hand during the last round of play; or
- 4. The player at the farthest point to the right of the dealer if the reshuffle was initiated at the discretion of the casino licensee.
- (d) If the player designated in (c) above refuses to cut, the dealer shall offer the cut to each other player moving clockwise around the table until a

player accepts the cut. If no player accepts the cut, the dealer shall cut the cards.

- (e) The player or dealer making the cut shall place the cutting card in the stack at least 10 cards in from either end.
- (f) Once the cutting card has been inserted by the player, the dealer shall take all cards in front of the cutting card and place them on the back of the stack. Thereafter, the dealer shall insert the cutting card in the stack at a position at least approximately one-quarter of the way in from the back of the stack. The stack of cards shall then be inserted into the dealing shoe for commencement of play.
- (g) A reshuffle of the cards in the shoe shall take place after the cutting card is reached in the shoe as provided for in N.J.A.C. 19:47-21.7, except that a casino licensee may determine after the completion of any round of play that the cards should be reshuffled.
- (h) If there is no gaming activity at the fast action hold'em table, the cards shall be removed from the dealing shoe and the discard rack, and spread out on the table either face up or face down. If the cards are spread face down, they shall be turned face up once a player arrives at the table. After the first player is afforded an opportunity to visually inspect the cards, the cards shall be turned face downward on the table.
- 1. If there is no automated shuffling device in use, the cards shall be mixed thoroughly by a washing or chemmy shuffle of the cards, stacked, then shuffled and cut in accordance with this section.
- 2. If an automated shuffling device is in use, the cards shall be stacked and placed into the automated shuffling device to be shuffled. The batch of cards already in the shuffler shall then be removed. Unless a player so requests, the batch of cards removed from the shuffler need not be spread for inspection and reshuffled prior to being dealt, if:

i. The automated card shuffling device stores a single batch of shuffled cards inside the shuffler in a secure manner approved by the Commission; and

ii. The shuffled cards have been secured, released and prepared for play in accordance with procedures approved by the Commission.

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19:47-21.6 Wagers

- (a) All wagers at fast action hold'em shall be made by placing gaming chips or plaques on the appropriate betting area of the fast action hold'em layout. A verbal wager accompanied by cash shall not be accepted at the game of fast action hold'em.
- (b) Only players who are seated at the fast action hold'em table may place a wager at the game. Once a player has placed a wager and received cards, that player must remain seated until the completion of the round of play.
- (c) Except as provided for in N.J.A.C. 19:47-21.8(c), all wagers at fast action hold'em shall be placed prior to the dealer announcing "No more bets" in accordance with the dealing procedures set forth in N.J.A.C. 19:47-21.7.

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19:47-21.7 Procedures for dealing the cards

(a) After each full set of cards is placed in the shoe, the dealer shall remove the first card therefrom face down and place it in the discard rack. Each new dealer who comes to the table shall also discard ("burn") one card as described herein before the new dealer deals any cards in a round of play. The burn card shall not be disclosed to any players at the table.

- (b) Prior to the commencement of each round of play, the dealer shall announce "No more bets." Upon commencement of the game, the dealing marker shall be placed in front of the dealer's position. After completion of each round of play, the dealing marker shall rotate clockwise around the table to the next player position or the dealer's position.
- (c) Each card shall be removed from the dealing shoe with the left hand of the dealer, and placed face down on the appropriate area of the layout with the right hand of the dealer. The dealer shall deal the first card to the starting position indicated by the dealing marker as determined in (b) above and, moving clockwise around the table, deal all positions on the layout in which a wager is contained, and the dealer, a card. The dealer shall then return to the starting position and deal a second card in a clockwise rotation and shall continue dealing until each position and the dealer has four cards.
- (d) Whenever the cutting card is reached in the deal of the cards, the dealer shall continue dealing the cards until that round of play is completed after which the cards shall be reshuffled.

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19:47-21.8 Procedures for completion of each round of play; setting of hands; payment and collection of wagers; payout odds

- (a) Except as provided in (b), (c) and (f) below, after each player and the dealer have received four cards, each player shall set his or her hand by choosing two cards to use with the community cards and placing them face down on the layout immediately in front of the gaming chips or plaques that he or she has wagered. The two cards to be discarded shall be placed face down on the appropriate area of the layout.
- (b) If the four cards dealt to a player are a natural, the player shall announce that he or she has a natural and turn the four cards face up on the

table for confirmation. If the dealer confirms the player was dealt a natural, the dealer shall thereupon immediately pay the player at odds of 5 to 1, collect the four cards and place them in the discard rack.

- (c) A player may elect to split the four cards into two separate hands provided the player makes a wager on the second hand so formed in an amount equal to his or her original wager. If a player elects to split, he or she shall place two cards face down in front of his or her original wager and place the remaining two cards face down in the area designated for discarded cards with the additional wager placed thereon.
- (d) Each player at the table shall be responsible for setting his or her own hand and no other person except the dealer may touch the cards of that player. Each player shall be required to keep the four cards in full view of the dealer at all times. Once each player has set his or her hand and placed the cards face down on the appropriate areas of the layout, the player shall not be permitted to touch the cards again during the round of play.
- (e) After all players have placed their cards on the table, the dealer shall collect all discarded cards without exposing them, starting from the right and proceeding counterclockwise around the table, and place them in the discard rack. The dealer shall verify that two cards, except as provided in (b) and (c) above and (f) below, were collected from each player.
- (f) A player may elect to discontinue play on his or her hand for that round by placing all four cards face down in the area designated for the discarded cards and announcing his or her decision prior to the dealer collecting the discarded cards pursuant to (e) above. A player who elects to exercise this option shall surrender one-half of his or her original wager, which shall be immediately collected by the dealer and placed in the table inventory. The dealer shall then collect the four cards in the area designated for the discarded cards, without exposing them, and verify that four cards were collected by counting them face down on the layout prior to placing them in the discard rack.

- (g) Once all discarded cards have been collected and placed in the discard rack, the four cards of the dealer shall be turned over and, except as provided in (h) below, the dealer shall set his or her hand in accordance with (i) below by choosing two cards to be used with the community cards and placing them face up on the layout in front of the table inventory container. The two cards to be discarded shall be placed in the discard rack.
- (h) If the four cards dealt to the dealer are a natural, then the dealer shall not deal the community cards and shall, starting from the right and proceeding counterclockwise around the table, collect all wagers. The dealer shall only collect the amount of the original wager when a player has split his or her hand in accordance with (c) above. The dealer shall then collect all cards and place them in the discard rack.
- (i) The dealer shall set his or her hand in accordance with the following prioritized two-card rankings or "house ways," in order from highest to lowest preference:
 - 1. Suited pair;
 - 2. Highest pair;
 - 3. Ace with highest suited card, 10 or better;
 - 4. Highest suited running cards, 10 and jack or better;
 - 5. Ace with highest card, 10 or better;
 - 6. Highest non-suited running cards, jack and queen or better;
 - 7. Ace with highest suited card;
 - 8. Highest suited cards, 10 or better;
 - 9. Highest cards, jack or better;
 - 10. Ace with highest card;
 - 11. Any suited, running cards;
 - 12. Highest suited cards, not running;
 - 13. Any running cards; and
 - 14. Highest cards.
 - (j) Once the dealer has set his or her hand, the dealer shall burn the

next card out of the shoe and then deal the five community cards face up, placing the first card in the designated area farthest to the dealer's left. The dealer shall deal a card to each of the four remaining designated areas from left to right.

- (k) After all five community cards have been dealt, the dealer shall expose the cards of each player, starting from the right and proceeding counterclockwise around the table. The dealer shall compare the hand of each player to the hand of the dealer, using the five community cards and the two retained cards to form the highest possible five-card hand, and shall announce if the wager of that player shall win or lose. A wager made by a player shall win if the five-card hand of the player is higher in rank than the five-card hand of the dealer. A wager made by a player shall lose if the five-card hand of the dealer is higher or equal in rank than the five-card hand of the player. In the event that the player and the dealer have hands of identical rank, the dealer shall announce to that player that his or her hand is a copy hand and the wager is a losing wager.
- (l) All losing wagers shall be immediately collected by the dealer and placed in the table inventory container. All losing and copy hands shall also be collected.
- (m) All winning hands shall remain face up on the layout. Winning wagers shall be paid after all hands have been exposed and all losing wagers and corresponding hands have been collected. The dealer shall pay winning wagers beginning with the player to the right of the dealer and continuing counterclockwise around the table.
- (n) With the exception of a natural, a winning wager shall be paid by a casino licensee at odds of 1 to 1. After a winning wager has been paid, the dealer shall then collect the cards from that player.
- (o) The dealer shall collect all cards and place them in the discard rack in an order that they can be readily arranged to reconstruct each hand in case of a question or dispute.

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19:47-21.9 Irregularities

- (a) A card found face up in the shoe shall not be used in the game and shall be placed in the discard rack.
- (b) A card drawn in error from the shoe without its face being exposed shall be used as though it was the next card from the shoe.
- (c) If the dealer prematurely exposes any card dealt to a player, the card shall be turned face down and play shall continue.
- (d) If the dealer is dealt fewer than four cards, any necessary additional cards shall be dealt to the dealer prior to setting the dealer's hand and play shall continue.
- (e) If a player is dealt fewer than four cards, the player shall have the option of declaring his or her hand void or receiving any necessary additional cards after all other players and the dealer have been dealt four cards and prior to dealing the community cards.
- (f) If the dealer is dealt more than four cards, all hands shall be void and a new round of play shall commence.
- (g) If a player is dealt more than four cards, the player shall discard the cards necessary to set one two-card hand and play shall continue.
- (h) If the dealer does not set his or her hand as prescribed in N.J.A.C. 19:47-21.8, the hand shall be reset in accordance with house ways and the round of play completed.
- (i) If there are insufficient cards remaining to complete a round of play, that round shall be void and a new round shall commence after the entire set of cards have been reshuffled.
- (j) If no cards are dealt to a player's wager, the wager shall be void and the player shall be included in the next round of play.
 - (k) If the dealer fails to move the dealer marker in accordance with

N.J.A.C. 19:47-21.7, the round of play shall be completed and the marker shall be moved to the next position for the next round of play.

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19:47-21.10 Prohibition against a player wagering on more than one betting area

A player shall not be permitted to wager on more than one betting area at a fast action hold'em table.

Adopted, effective: 07/20/98

19:47-21.11 Continuous shuffling shoe or device

In lieu of the dealing and shuffling requirements set forth in N.J.A.C. 19:47-21.5 and 21.7, a casino licensee may utilize a dealing shoe or other device designed to automatically reshuffle the cards, provided that such shoe or device and the procedures for dealing and shuffling the cards through the use of this device are approved by the Commission.

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